

# Ag Education

## 6 myths about the cost of college

Oregon Goes to College

One of the biggest concerns about college is the cost and how to pay for it. Don't be fooled by these common myths!

### Myth: College is unaffordable.

You can pay for college — in fact, most students don't pay full price, so don't rule out a college simply because of the cost. Students and families can use a Net Price Calculator to get an estimate of what they will actually pay after including some types of financial aid.

Most students pay for college in a variety of ways including financial aid, earnings from part-time or full-time jobs, savings and money from parents and family.

### Myth: I can't get financial aid.

Everyone can get financial aid. The FAFSA and ORSAA forms are free, so there's no reason not to apply. No matter your circumstance, you will be eligible for some type of financial aid (grants, scholarships, work-study and/or loans) to help pay for college.

Part-time student? Federal financial aid is available for students who attend at least half time.

Older sibling in college that didn't get aid? The number of family members in college make a difference on financial aid packages.

Undocumented? Ore-

gon offers state aid for eligible students who complete the ORSAA, and many scholarships don't require U.S. citizenship.

Not low-income? The federal government has a formula that determines the amount your family is expected to contribute to your college costs. Any costs above that have a chance to be covered by financial aid. Plus, there are a few sources of financial aid that are not need-based such as the unsubsidized Stafford loan and PLUS loan.

### Myth: The cost of college only includes tuition.

College costs can include tuition and fees, room and board, books and supplies, personal expenses, and transportation. Most colleges also require students to have health insurance.

Consider all of these costs when choosing a college. Compare financial aid offers carefully, and create a monthly budget based on your projected needs.

### Myth: It's hard to apply for aid.

When students and families gather all their information ahead of time, filling out the FAFSA or ORSAA usually takes less than an hour.

Scholarship applications can vary in length. Work on them a few hours a week and you could earn thousands of dollars for college.

Don't be afraid to ask

for help! Ask a counselor or teacher, attend an event or find support online.

### Myth: It's too late to save money for college.

It's never too early or too late to save money for college! There are even special savings accounts just for paying for college.

Any amount you and your family are able to save will help and likely won't affect how much financial aid you receive. Here's why: Under the federal financial aid formula, what matters most is the parents' income. Savings typically have little impact in the government calculation of Expected Family Contribution.

### Myth: I should avoid taking out student loans—I don't want to be in debt!

Despite the horror stories you often hear in the media, just 54% of 2019 graduates of Oregon 4-year colleges had student loan debt, with an average debt load of \$27,542.

That said, it's important to understand student loans so you can borrow responsibly.

In general, federal loans are better than private loans, and subsidized are better than unsubsidized. Parent loans should be a last resort.

Build a budget first and accept only what you need. You don't have to borrow the full amount offered to you in your financial aid package.

## PNW yield gap highest in nation

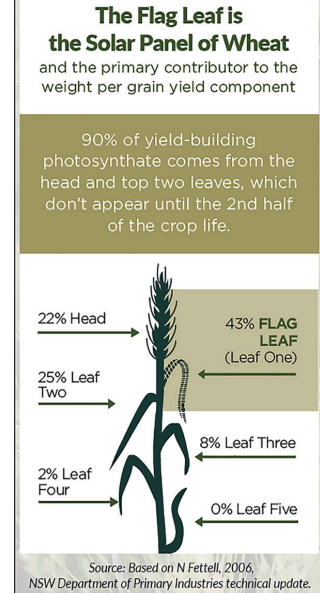
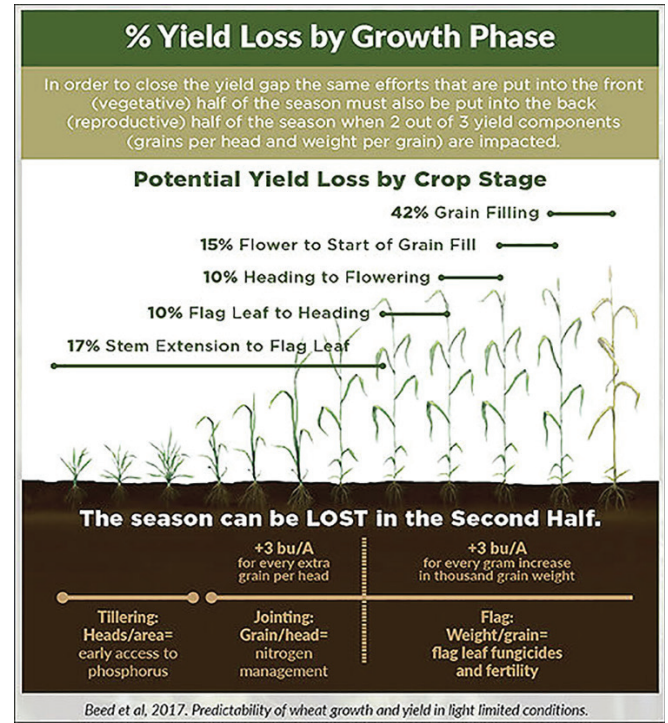
COLFAX, Wash. — Recent research points toward unrealized grains per head and low grain weight as the greatest potential yield loss among wheat crops in the Pacific Northwest. The health and viability of the flag leaf is the conduit to extending the grain fill period and increasing weight per grain.

"The 'stay green,' or longevity, of the flag leaf contributes more to yield than any other photosynthetic trait associated with wheat by prolonging the length of time focused on grain filling," explains Cat Salois, Director of Research and Technology for The McGregor Company. "On average, in the Pacific Northwest, 4 bushels per day are lost for each day grain fill is cut short."

For the past 3 years, Salois has been an active contributor to the Maximum Wheat Yield Project (MWYP), an international collaborative research initiative examining the gaps between current yield and potential yield in the Pacific Northwest (PNW). The results of that research indicate that the PNW wheat crop consistently lags behind other high yielding regions in two critical yield building functions — grains per head and weight per grain. Additionally, the deficit from these yield components is driving the PNW to have the largest yield gap in the nation — a gap which Salois aims to fill.

"In the environment of the Pacific Northwest, our greatest opportunity to close the yield gap exists by managing wheat from flag leaf emergence through grain fill, impacting 2 of the 3 yield components," says Salois. "Increasing the grain weight by just 1 gram per thousand grains adds up to 3 bushels per acre of yield gain."

By shifting a portion of the crop inputs later into the season, Salois and her team have been able to successfully improve the health of the flag leaf resulting in a consistent 10% yield gain, which Salois credits to a combination of foliar nutrition and plant health fungicides applied at Feekes stages 9 to 10 (full flag leaf emergence to head emergence).



"Applying a true plant health type fungicide will cause the plant to think it has a low-energy status, which then leads the plant to begin taking up more carbon and nitrogen, thus increasing photosynthesis beyond what would have occurred without those applications and allowing the plant to grow through stresses longer into the season," explains Salois. "By reducing plant stress, and thereby reducing the ethylene gas production that signals the plant to ripen and mature, the plant is able to keep energy stores focused on yield production rather than being diverted to survival."

This performance gain is rooted in the tremendous solar radiation resources (i.e. sunlight) of the PNW. Longer days, and considerably more sunny days, equates to 25-30% greater sunlight capture than other high-yielding regions. Paired with peak sunlight availability occurring in June and overlapping the critical grain fill period, the environmental potential of the PNW is among the highest in the United States and higher than that of the United Kingdom.

In order to maximize the PNW's immense environmental potential, reduce yield losses, and close the yield gap, more intentionality must be placed on feeding the crop what it needs, when it needs it. Plant health fungicides plus the right foliar nutrition plan at flag leaf timing aligns peak crop demands with peak nutrient availability to extend grain fill, leading to heavier grain and increased yields at the finish line.

The McGregor Company's yield management strategy, Yield 3DTM, focuses on bringing intentionality to each yield component throughout the entire growing season. For additional information on nutritional crop inputs and propelling yield potential through grain fill, visit [www.mcgregor.com](http://www.mcgregor.com) or contact a McGregor Certified Crop Adviser at (509) 397-4355.

## 4 conversations families should have about college

Oregon Goes to College

Students are more likely to be successful with family support. These four conversations will help put everyone on the same page.

### Future Goals

Students should share their aspirations with family members, who can help encourage them and keep them on track to follow their dreams.

What do you imagine yourself doing in 10 years?

How will you get there?

### College Expectations

Parents and family expectations play a big role in whether a student decides to attend college. Families can remind students of their expectations that they will continue their education after high school.

Education after high school is important. What expectations do you have for yourself?

### College Preferences

Students and families should discuss the academic,

social and financial factors to consider when choosing what schools to apply to or attend.

What would be your perfect college? Are you interested in going to a big or small school? Close to home or far away?

### Financial

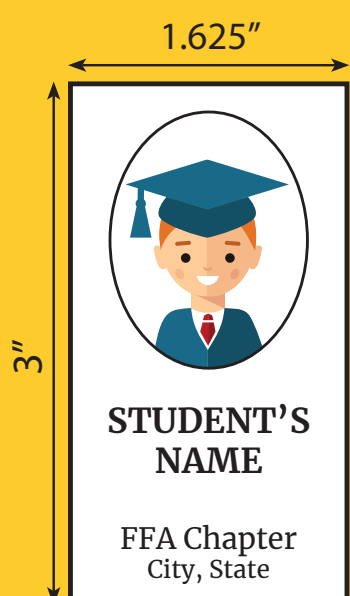
Have a conversation about the costs of college and how to pay. Get an estimate of your family's contribution using net price calculators and the FAFSA4Caster.

# Celebrate your FFA graduate!



Capital Press is giving you the opportunity to honor your FFA senior with an affordable ad that will run in the June 11th edition. These ads will be published in a special keepsake edition to celebrate our FFA seniors in the Northwest.

Order your ad by Thursday, May 20 at 10am (PT)



For \$35, the ad includes:

- Name, FFA Chapter, & Hometown

Call your Sales Rep Today!

Call 800-822-6789, or email [adservices@capitalpress.com](mailto:adservices@capitalpress.com)



[capitalpress.com](http://capitalpress.com)

S240437-1

# Finish what you start.



UP TO 4 BUSHELLS ARE LOST FOR EACH DAY GRAIN FILL IS CUT SHORT.

## Take back your yield...

Plant health fungicides + foliar nutrition at flag leaf timing **EXTEND** photosynthesis and **GRAIN FILL**.

# FROM FLAG TO FINISH™



[WWW.MCGREGOR.COM](http://WWW.MCGREGOR.COM)

S240430-1